

# Retiree Report

July, 2006



A Quarterly Publication from the  
**Fairfax County Retirement Administration Agency**  
*Designed for County Government & County School Retirees ~*

## COLA's Effective July 1

Cost of Living Adjustments (COLAs) for members of each of the Fairfax County Retirement Systems listed below that are effective July 1, 2006 are as follows:

- **Employees** = **3.3%**
- **Uniformed** = **3.3%**
- **Police Officers** = **4.3%**

The Base COLA amount of 3.3% reflects the percentage increase corresponding to the Consumer Price Index (CPI) for the Washington area for the period ending March 31, 2006. The ordinances that govern the retirement systems set COLAs at the lesser of the CPI increase for the previous year or 4%. In addition, each retirement system Board may also grant up to a 1% "ad hoc" COLA depending on the actuarial surplus available in their respective retirement funds.

For the fiscal year 2007, the Police Officers Retirement System Board granted an ad hoc COLA of 1% due to rules governing the financial status of the plans and the terms of the County Code. The Employees' and Uniformed Retirement Systems did not meet the financial criteria for granting an ad hoc COLA increase.

Cost of living increases will be reflected in retiree pay-ments on July 31, 2006. As a reminder, COLAs apply only to the base benefit and not any pre-social security benefit.

### ***Please Note:***

For members who retire with less than 12 months of service in the current fiscal year, COLAs are prorated according to the effective dates of retirement as shown below:

- July 2, 2005 and October 1, 2005 ..... 75%  
of the COLA amount
- October 2, 2005 and January 1, 2006 .... 50%
- January 2, 2006 and April 1, 2006 ..... 25%
- After April 1, 2006 ..... 0% COLA

## Presbycusis: *Hearing Loss in Seniors -*

Did you know that approximately 31 million Americans struggle with hearing loss that compromises their ability to communicate without effort? Hearing loss is the third most prevalent, treatable condition among the senior population after arthritis and hypertension, affecting about 30-35% of adults between the ages of 65 and 75 and an estimated 40-50% of people over the age of 75. If you suspect you have a hearing loss, you are not alone!

The most common type of hearing loss among seniors is called Presbycusis and is part of the normal aging process. Presbycusis is a fancy word for 'high frequency' hearing loss which means that consonants can sound alike, such as 'p' and 'b', 't' and 'd'. This causes words to start to sound alike, such as 'pie' and 'buy', 'time' and 'dime'.

Years ago a client came hurriedly into my office asking for a paper cup. I handed him a paper clip; when he shook his head 'no' I just handed him a bigger clip. "**CUP!**" he said loudly and impatiently, staring at me like I was a complete twit.

*continued on page 2*

## What's Inside?

County Retiree Please Take Note	2
School Retirees Please Take Note	2
Hospice is an Option	3
Tips to Reduce Heat Stress	3

## Presbycusis: *Hearing Loss in Seniors*

*continued from page 1*

Hearing loss, which often starts out gradually, leads to misunderstandings in conversations. Often, our first reaction is to assume that there is nothing wrong with our hearing, that everyone around us is mumbling or speaking too softly. We are, after all, still *hearing*, we are just not *understanding*. But understanding conversation is the key to feeling connected to those we love and, without treatment, our hearing loss can plunge us into isolation and depression because we feel left out of our circle of family and friends even when we are with them.

If you suspect you have a hearing loss, the first step is to have a physical to rule out any conditions such as allergies, reaction to medications, or (rarely) tumors. The next step is to have a hearing evaluation by a licensed audiologist who may recommend hearing aids, depending on your degree of hearing loss. There are also assistive technologies available today such as personal amplifiers, amplified telephones, listening systems for the television, and alerting systems for your doorbell and telephone. Speechreading (or lipreading) classes are also excellent resources for developing improved communications strategies.

Just remember, you are not alone! There is hope and there is help. You can learn about hearing aids, assistive technologies, and many other topics relating to hearing loss at Celebrate Communication an annual outreach event, presented by the Northern Virginia Resource Center for Deaf and Hard of Hearing Persons (NVRC). Celebrate Communication is held each May at George Mason University. For more information, call NVRC at 703-352-9055 or visit [www.nvrc.org](http://www.nvrc.org).

*This article was written by Bonnie O'Leary, an outreach specialist for the Northern Virginia Resource Center for Deaf and Hard of Hearing Persons (NVRC). She is a late-deafened adult and can be reached at [boleary@nvrc.org](mailto:boleary@nvrc.org).*

~~~~~  
"Growing old is mandatory; ☺  
growing up is optional." ~ Chili Davis

## General County Retirees with County Insurance

*Please Take Note!* 

### Open Enrollment for County Retirees

will be held from  
October 23, 2006 through  
November 17, 2006

*All changes will go into effect January 1, 2007*

#### FYI: CareFirst Benefit Plan Booklet

The January 1, 2006 edition of the Fairfax County Government Benefit Plan booklet from CareFirst describing the FairChoice+BlueChoice (POS) and BluePreferred PPO plans contains **two items that need to be corrected**. In order to comply with our contract with CareFirst; pages 55, 56, and 57, should state that the mail order drug plan is limited to a 90-day supply instead of the 102-day supply that is shown in the booklet. On page 69, the following exclusion should have been included: "Services which are not, in the judgement of CareFirst, medically necessary for the diagnosis or treatment of an illness, except as otherwise specified."

#### ~~~~~ School Retirees ONLY

*Please Take Note!* 

#### Fairfax County Public Schools' Office of Benefit Services has moved

to the new Fairfax County Public School  
Administration Center

**The new address is:**  
Office of Benefit Services  
Fairfax County Public Schools  
8115 Gatehouse Road, Second Floor  
Falls Church, VA 22042

**The new office phone number is:**  
**571-423-3200**

E-mail addresses remain the same

# Hospice is an Option -

## *Learn More about How Hospice Can Assist You and Your Loved Ones*

Often times when an individual or a loved one is suffering through a terminal illness, the option of hospice care is over-looked. This is unfortunate because hospice care is available to ease an individual through the final months of a terminal illness. Hospice care takes some of the stress off of the patient and the patient's family so that they can focus on each other as their time together comes to an end. Hospice care also ensures that the patient's last months are spent in comfort and aids in preserving the patient's dignity by encouraging family and friends to be part of the caregiving process. Turning to hospice is generally suggested for those patients who have reached the point where a doctor's care and medication can no longer help prolong their life and sedate their illness. Hospice focuses on caring, not curing and, in most cases, care is provided in the patient's home. Hospice helps to make the final months of an individual's life more bearable.

There are many different options when it comes to receiving hospice care. One option is to live in a hospice building, which surrounds one with a support system of other patients all enduring similar hardships. Other options include having a hospice organization provide services to terminally ill patients in their homes, in hospitals, in nursing homes or in other long-term care facilities. Many hospice organizations provide both types of services.

When an individual receives hospice services, they have an array of caretaker options. A visiting nurse and other medical personnel are available to assist the patient with medical concerns, medications and other medical needs. There are also a variety of other caregivers available, including support from social workers, counselors and chaplains who are available for the patient as well as the family members who are preparing for the loss ahead. A 24-hour on-call nurse is available to take care of any emergencies or questions that might arise whether you are in a hospice facility or receiving in-home services.

One great concern for individuals trying to decide whether to apply for hospice services, is how one may be able to pay for them. The good news is that Hospice services are paid for through the Medicare Hospice Benefit, the Medicaid Hospice

Benefit, and by most private insurance companies. In addition, for patients over 65 covered by Medicare Part A, there are very few out-of-pocket costs. Another positive element is that if a patient requires medical attention not associated with the terminal illness, Medicare and most private insurers will continue to cover those expenses as well.

Making the choice to receive hospice care is not an easy one but the benefits can be well worth the decision. While it is difficult to accept a terminal diagnosis for yourself or a loved one, hospice can ease the stress and make the last few months together much less painful for everyone involved. Hospice care is something that can be researched well before one's time, just so that you and your family know the options available. Remember, a hospice organization's main goal is to provide a terminally ill patient with the care that they deserve and to make life as enjoyable as possible. Provided below, are the telephone numbers and internet addresses of several hospice organizations that can provide you with additional information and resources.

- The National Hospice and Palliative Care Organization  
**1-800-958-8898** - [www.nhpco.org](http://www.nhpco.org)
- The Hospice Foundation of America  
**1-800-854-3402** - [www.hospicefoundation.org](http://www.hospicefoundation.org)
- International Association for Hospice and Palliative Care  
**1-866-374-2472** - [www.hospicecare.com](http://www.hospicecare.com)

*This article was written by Allison Parker who compiled the information from the resources referenced above and an article in the July edition of the Golden Gazette by Sarah S. Parks.*

### Tips to Avoid Heat Stress

- ☼ Spend as much time as possible in cooler surroundings
- ☼ Use air-conditioning
- ☼ Bathe and shower with cool water
- ☼ Wear lightweight and light colored clothing
- ☼ Drink lots of fluids      ☼ Watch Salt Use
- ☼ Avoid alcohol      ☼ Slow Down!
- ☼ Use fans with caution. *During extremely hot weather, a fan may cause you to gain body heat by blowing very hot air over your body.*

July, 2006

# Retiree Report

A Quarterly Publication from the  
**Fairfax County Retirement Administration Agency**  
*Designed for County Government & County School Retirees ~*

10680 Main Street ♦ Suite 280 ♦ Fairfax, Virginia 22030 ♦ 800-333-1633 ♦ 703-279-8200

e-mail: [retire@fairfaxcounty.gov](mailto:retire@fairfaxcounty.gov) ♦ internet: [www.fairfaxcounty.gov/retbrd/](http://www.fairfaxcounty.gov/retbrd/)

## Retirement Associations

### ***Keep your Retirement Association informed of address and phone number changes!***

The Retirement Associations frequently request updated contact information for Fairfax County retirees. Due to privacy considerations, we are **unable** to provide them with that sort of requested information for their mailings. If you are already a member, or interested in becoming a member, please keep them informed of address and phone number updates. For information on membership or to change your address, contact:

#### **Fairfax County Fire & Rescue Retirement Association**

Louis Berkeszi, 703-780-3835 (day)

[louis@englesidecarcare.com](mailto:louis@englesidecarcare.com)

Annual Dues is \$24.00



#### **Fairfax County Retired Police Association**

James Covell, 703-426-2781

[COVEL648@erols.com](mailto:COVEL648@erols.com)

Annual Dues: \$15.00



#### **Fairfax County Retired Employees Association**

Marge Quick, 703-368-2998

Annual Dues is \$5.00

Lifetime Membership is \$50.00



*Fairfax County  
Retirement Administration Agency  
10680 Main Street, Suite 280  
Fairfax, Virginia 22030*

FIRST CLASS MAIL  
U.S. POSTAGE  
PAID  
PERMIT 45  
FAIRFAX, VA